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|--------------------------|---------------------------------|------------------------|----------------------|
| SERFF Tracking Number: | GEFA-127128532 | State: | Arkansas |
| Filing Company: | Genworth Life Insurance Company | State Tracking Number: | 48526 |
| Company Tracking Number: | 118377LTR ET AL | | |
| TOI: | LTC03G Group Long Term Care | Sub-TOI: | LTC03G.001 Qualified |
| Product Name: | ER Group LTCI | | |
| Project Name/Number: | GE GPO 2011/118377 GEGPO 2011 | | |

Filing at a Glance

| | | |
|--|---|---|
| Company: Genworth Life Insurance Company | SERFF Tr Num: GEFA-127128532 | State: Arkansas |
| Product Name: ER Group LTCI | SERFF Status: Closed-Filed-Closed | State Tr Num: 48526 |
| TOI: LTC03G Group Long Term Care | Co Tr Num: 118377LTR ET AL | State Status: Filed-Closed |
| Sub-TOI: LTC03G.001 Qualified | | Reviewer(s): Harris Shearer, Stephanie Fowler |
| Filing Type: Advertisement | Authors: Marcia Chalfant, June Lipscomb, Jeanette Mai, Andy Zimmerman, Kathleen Hamby, Michael DeWitt | Disposition Date: 04/25/2011 |
| | Date Submitted: 04/18/2011 | Disposition Status: Filed-Closed |
| Implementation Date Requested: | | Implementation Date: |
| State Filing Description: | | |

General Information

| | |
|--|---|
| Project Name: GE GPO 2011 | Status of Filing in Domicile: Not Filed |
| Project Number: 118377 GEGPO 2011 | Date Approved in Domicile: |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: |
| Explanation for Combination/Other: | Market Type: Group |
| Submission Type: New Submission | Group Market Size: Large |
| Group Market Type: Employer | Overall Rate Impact: |
| Filing Status Changed: 04/25/2011 | |
| State Status Changed: 04/25/2011 | Deemer Date: |
| Created By: Marcia Chalfant | Submitted By: Marcia Chalfant |
| Corresponding Filing Tracking Number: | |
| Filing Description: | |
| * 118377LTR 05/15/11 | |
| * 118377AF 05/15/11 | |

On behalf of Genworth Life Insurance Company, we submit for your review and approval the above referenced advertising material intended for use for Group Policy Number LTCG-101 issued to General Electric Company, on policy form series 7040. The forms were approved for use in Arkansas on August 13, 1999.

| | | | |
|---------------------------------|--|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i> | <i>GEFA-127128532</i> | <i>State:</i> | <i>Arkansas</i> |
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This material is new and does not replace any existing material. It will be used for those insured persons who are residents of Arkansas. The purpose of the advertising is to request response on a Guaranteed Purchase Option offer pursuant to the terms of the Group Policy.

Variable material is indicated in brackets and is supported by the Explanation of Variability. There are three types of variables in the material:

1. Variables are for the individualized information that is populated with the Group Policyholder's and insured's specific data.
2. Variables that will or will not appear, dependent on whether or not the Group Policy includes a Core and Buy-up plan.
3. The variables associated with the current cost of care survey. The year of the survey and the values for the cost of care will be taken from the latest survey available.

The offer letter, form number 118377LTR 05/15/11 introduces the offer to those persons who are currently covered by voluntary coverage, and indicates the reply by date that must be met to allow the increase without underwriting. Acceptance of the offer, form number 118377AF 05/15/11 provides a paper, hard-copy mechanism for the insured to accept the offer.

We trust that you will find our filing satisfactory and look forward to your response. If you have any questions, or would like to discuss any of the materials included in this submission, please contact me toll-free at 800 284.5568, extension 813.5085, or directly at 804 922.5085 or by email. My fax number is 804 662.2596. Thank you for your time and consideration of our request.

Company and Contact

Filing Contact Information

| | |
|--|------------------------------|
| Marcia Chalfant, Policy Contract Analyst | marcia.chalfant@genworth.com |
| 6620 W Broad Street | 804-922-5085 [Phone] |
| Bldg 1 | 804-662-2596 [FAX] |
| Long Term Care | |
| Richmond, VA 23230-1700 | |

Filing Company Information

| | | |
|---------------------------------|-------------------------|------------------------------------|
| Genworth Life Insurance Company | CoCode: 70025 | State of Domicile: Delaware |
| 6610 W Broad Street | Group Code: 350 | Company Type: LifeHealth & Annuity |
| Richmond, VA 23230 | Group Name: | State ID Number: |
| (804) 281-6600 ext. [Phone] | FEIN Number: 91-6027719 | |

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Filing Fees

| | |
|------------------|---|
| Fee Required? | Yes |
| Fee Amount: | \$100.00 |
| Retaliatory? | Yes |
| Fee Explanation: | Arkansas charges \$50 per each of 2 advertisements. |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---------------------------------|----------|----------------|---------------|
| Genworth Life Insurance Company | \$100.00 | 04/18/2011 | 46709879 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|---------------|-------------------|-------------------|-----------------------|
| Filed-Closed | Stephanie Fowler | 04/25/2011 | 04/25/2011 |

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Disposition

Disposition Date: 04/25/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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| Schedule | Schedule Item | Schedule Item Status | Public Access |
|----------------------------|------------------------------|-----------------------------|----------------------|
| Supporting Document | Explanation of Variability | Filed-Closed | Yes |
| Form | Offer Letter Mail 1 2011 | Filed-Closed | Yes |
| Form | Offer Acceptance Mail 1 2011 | Filed-Closed | Yes |

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Form Schedule

Lead Form Number: 118377LTR

| Schedule Item | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|-------------|---------------------------------|-------------|---------|----------------------|-------------|-------------|
| Filed- | 118377LTR | Advertising Offer Letter Mail 1 | | Initial | | 0.000 | Mail |
| Closed | 05/15/11 | | 2011 | | | | 1_118377LTR |
| 04/25/2011 | | | | | | | 051511.pdf |
| Filed- | 118377AF | Advertising Offer Acceptance | | Initial | | 0.000 | Mail |
| Closed | 05/15/11 | | Mail 1 2011 | | | | 1_118377AF |
| 04/25/2011 | | | | | | | 051511 rev |
| | | | | | | | 041811.pdf |



Long Term Care Benefits Center
Genworth Life Insurance Company
[PO Box 5718
Hopkins, MN 55343-5718]

1 [June 27, 2011]

Coverage ID Number [«policy_no»] 3

3 [«LIFE_FNAME» «LIFE_MNAME» «LIFE_LNAME»]
[«LIFE_ADDRESS1»]
[«LIFE_ADDRESS2»]
[«LIFE_CITY» «LIFE_STATE» «LIFE_ZIP»]

3 Dear [«LIFE_FNAME» «LIFE_LNAME»]:

You have made a thoughtful decision to help protect your future and your family by participating in the GE Long Term Care Insurance Plan. One of your plan's key features, the *Optional Inflation Increase* benefit, offers you an opportunity to purchase more coverage to help your plan keep pace with the costs of long term care. This is important because in [2011], 3 the cost of long term care in U.S. nursing homes, assisted living facilities and in the home increased again. In fact, the national median cost for nursing home care is now more than [\$77,000] per year.¹ 3


Take advantage of this offer by [August 12, 2011] 1


3 The *Optional Inflation Increase* benefit provides you with the opportunity to purchase additional coverage on every third anniversary of the Group Policy without medical underwriting. This means you are pre-approved, and will not have to answer any health questions or provide any health history. If you accept the offer, your Daily Benefit Amount will increase to [\$New DB] and your Lifetime Benefit Amount will increase to [\$New Lifetime]² – for a premium increase of just [\$Addl 3 Prem] per month.³ Your additional coverage will become effective [October 3, 2011]. 1


3 **[2011] Optional Inflation Increase Offer for [«life_fname» «life_lname»]** 3

| | Current Coverage | Additional Coverage Offer | New Coverage Total (As of [10/03/11]) |
|-------------------------|-------------------|---------------------------|---------------------------------------|
| Daily Benefit Amount | [\$Curr DB] | [\$Addl DB] | [\$New DB] |
| Lifetime Benefit Amount | [\$Curr Lifetime] | [\$Addl Lifetime] | [\$New Lifetime] |
| Monthly Premium | [\$Curr Prem] | [\$Addl Prem] | [\$New Prem] |

Here's how to accept your offer...

2 [ [\[www.groupltc.com\]](http://www.groupltc.com) 1 Visit [\[www.groupltc.com\]](http://www.groupltc.com) to accept this offer online. 3]
You'll need your Coverage ID number ([«policy_no»]) to log in.

2 [ [\[1 800.555.1212\]](tel:18005551212) 1 To accept this offer using our automated telephone election system - [24 hours a day, 7 days a week]. 1]

 **Complete the Acceptance Form** Use the enclosed, pre-paid envelope to mail the completed form to: LTC Benefits Center, [P.O. Box 5718, Hopkins, MN 55343-5718] 1

For additional questions about your offer, contact customer service at [«grp_cs_phone», «grp_cs_hours»]. 1

P.S. This is a limited time offer, so take a few minutes to make your election by [August 12, 2011]. If you accept the offer, 1 you will receive a letter of confirmation and a new Schedule of Benefits reflecting your additional coverage. If you choose not to accept the offer, your coverage will continue according to its terms.

3 ¹ Genworth [2011] Cost of Care Survey, conducted by Care Scout, [04/2011]

² Amounts shown are based on increases to your coverage in effect as of [June 27, 2011]

1 ³ Premium for new coverage will be based on your age as of [10/3/2011]. Premium for your current coverage will not change due to the increase. Please note that this is not a rate guarantee. While Genworth Life Insurance Company reserves the right to change future premiums for policy form number 7040 by group or by premium class, premiums will never change due to changes in your health status or your age. Coverage is provided under Group Policy No. LTCG-101, underwritten by Genworth Life Insurance Company, issued to General Electric Company on policy form series 7040.

**GE Long Term Care Insurance Plan
Optional Inflation Increase Offer ACCEPTANCE Form**

3 Prepared for [«LIFE_FNAME» «LIFE_LNAME»] for Coverage ID Number [«policy_no»] **3**

1 Please complete this form, sign and date where indicated and return this page in the envelope provided. REMEMBER –
1 If the return envelope is postmarked after [August 12, 2011], it will not be processed and this offer will be considered as not accepted.

Increased Benefit Levels:

| | New Coverage Total (as of [10/03/11]) 1 | |
|-------------------------|---|----------|
| Daily Benefit Amount | [\$New DB] | 3 |
| Lifetime Benefit Amount | [\$New Lifetime] | 3 |
| New Monthly Premium | [\$New Prem] | 3 |

Election to Accept Optional Inflation Increase Offer

3 I, [«LIFE_FNAME» «LIFE_LNAME»], Accept the Optional Inflation Increase offer from Genworth Life Insurance Company. I have reviewed and understand the Optional Inflation Increase offer as presented, including the effect on my coverage and premium amounts. My signature below affirms my acceptance of the Optional Inflation Increase offer described above. If I am currently paying my premium through Payroll Deduction, Pension Deduction or Electronic Funds Transfer (EFT), I authorize the automatic deduction of the new premium. I understand that the increase in benefits and premium will be effective on [October 3, 2011]. The premium for my increase in benefits will be based on my attained age as of [October 3, 2011].

1
1
1

Your Signature

Date

1
YOUR SIGNED AND DATED ACCEPTANCE MUST BE POSTMARKED ON OR BEFORE [AUGUST 12, 2011]

1 Long Term Care Benefits Center
Genworth Life Insurance Company
[P.O. Box 5718
Hopkins, MN 55343-5718]

| | | | |
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Supporting Document Schedules

| | | | |
|-----------------------------|----------------------------|---------------------|---------------|
| | | Item Status: | Status |
| | | | Date: |
| Satisfied - Item: | Explanation of Variability | Filed-Closed | 04/25/2011 |
| Comments: | | | |
| Attachment: | | | |
| GE FPO EOV Mail1 041811.pdf | | | |

Genworth Life Insurance Company
Explanation of Variability for Forms 118377LTR 05/15/11 et al
1= Case Specific 2= In or Out text 3= Substitute text

| Form # | Title | Variable Text [...] | Explanation | Type |
|-----------|---------------|--|---|------|
| 118377LTR | GPO Offer | [PO Box 5718 | | |
| 05/15/11 | Letter Mail 1 | Hopkins, MN 55343-5718] | Determined based on group | 1 |
| | | [June 27, 2011] | Insert date of letter | 1 |
| | | [policy no] | Will substitute with Insured's coverage ID | 3 |
| | | [«LIFE_FNAME» «LIFE_MNAME» «LIFE_LNAME»] | | |
| | | [«LIFE_ADDRESS1»] | | |
| | | [«LIFE_ADDRESS2»] | | |
| | | [«LIFE_CITY» «LIFE_STATE» «LIFE_ZIP»] | Will substitute with Insured's name & address | 3 |
| | | [2011] | Will update annually | 3 |
| | | [\$77,000] | Will update annually | 3 |
| | | [August 12, 2011] | Determined based on group | 1 |
| | | [\$New DB] | Will substitute with Insured's data | 3 |
| | | [\$New Lifetime] | Will substitute with Insured's data | 3 |
| | | [\$Addl Prem] | Will substitute with Insured's data | 3 |
| | | [October 3, 2011] | Determined based on group | 1 |
| | | [2011] | Determined based on group | 3 |
| | | [<<life_fname>> <<life_lname>>] | Will substitute with Insured's name | 3 |
| | | [\$Curr DB] | Will substitute with Insured's data | 3 |
| | | [\$Curr Lifetime] | Will substitute with Insured's data | 3 |
| | | [\$Curr Prem] | Will substitute with Insured's data | 3 |
| | | [\$Addl DB] | Will substitute with Insured's data | 3 |
| | | [\$Addl Lifetime] | Will substitute with Insured's data | 3 |
| | | [\$New Prem] | Will substitute with Insured's data | 3 |
| | | [Web accept content...] | In or out depending on web site or not | 2 |
| | | | Determined based on group and may be | |
| | | Icon and [www.grouppltc.com] | substituted with different URL | 3 |
| | | [policy no] | Will substitute with Insured's coverage ID | 3 |

Genworth Life Insurance Company
Explanation of Variability for Forms 118377LTR 05/15/11 et al
1= Case Specific 2= In or Out text 3= Substitute text

| Form # | Title | Variable Text [...] | Explanation | Type |
|----------|------------|--|---|------|
| | | [Telephone accept content...] | In or outdepending on telephone acceptance | 2 |
| | | [24 hours a day, 7 days a week]. | Determined based on group | 1 |
| | | [«grp_cs_phone», «grp_cs_hours»]. | Determined based on group | 1 |
| | | [August 12, 2011] | Determined based on group | 1 |
| | | | | |
| 118377AF | GPO Offer | | | |
| 05/15/11 | Acceptance | | | |
| | Mail 1 | [«LIFE_FNAME» «LIFE_MNAME» «LIFE_LNAME»] | Will substitute with Insured's name & address | 3 |
| | | [policy no] | Will substitute with Insured's coverage ID | 3 |
| | | [August 12, 2011] | Determined based on group | 1 |
| | | [October 3, 2011] | Determined based on group | 1 |
| | | [\$New DB] | Will substitute with Insured's data | 3 |
| | | [\$New Lifetime] | Will substitute with Insured's data | 3 |
| | | [\$New Prem] | Will substitute with Insured's data | 3 |